

Information about the Collection, Processing and Retention of Personal Data

Insured

This document describes the collection, processing and retention of personal data about you performed by

Zurich Insurance Europe AG, Finland Branch, org.no: 1996555-8
Eteläesplanadi 22A
00130 Helsinki
FINLAND
(hereinafter referred to as “Zurich”)

Zurich cares about protecting your personal integrity and privacy, and we want you to feel confident and secure with how we process data about you. We also want you to know why we are doing so, and what rights you have in connection with the processing.

An item of personal data is any information that can directly or indirectly identify you.

What information we process about you and why

We process information about you in order to fulfill our part of the insurance policy that protects you.

We process

- your contact details, for example your name, address, e-mail address and telephone number,
- information about you personally, such as your civil registration number, your previous and expected behaviour, such as the expected driving distance for vehicle insurance or travel plans for travel insurance, and your relationship with the party who has purchased the insurance (in the event it was not you personally),
- information about your financial circumstances, such information about your banking details relevant to the payment of premiums,
- information about the risks to be covered, for instance, your property
- information about your representatives, such as their name, relationship vis-à-vis you, and professional contact details.

Zurich has legal obligations imposing a requirement on us to collect and process certain information about you. For example, we are obligated to carry out verifications in order to prevent money laundering or to avoid business relationships with companies or individuals that are subject to sanctions. In connection with this, it may occur that we receive information that may indicate criminal

activities, such as a suspicion of crime, ongoing criminal investigations, court rulings or verdicts that have been pronounced.

Automated individual decision-making

In certain situations Zurich uses automated individual decision-making to fulfill the insurance undertaking in relation to you. When an automated decision has been taken which affects you, you will be notified of this fact and how you can obtain human intervention on the part of Zurich to express your point of view and to contest the decision.

How and from whom we collect personal information about you

Some of the information, you provide directly to us. This occurs for instance when you talk to us by telephone or when you send us letters, documents, e-mail messages, or submit information via a web form.

When you are asked to provide personal data, you can choose to decline. If you choose not to provide such information that is necessary for Zurich's administration of your insurance coverage, there is a risk that Zurich will not be able to offer you insurance coverage.

We can also obtain information about you from someone else. When we have received information about you from someone else, we'll let you know what information we have received, who provided it, and why we collected this information.

Recipients who may obtain personal data about you

We share personal data about you if it is necessary in order to fulfil our commitments as an insurer.

We share information about you with other companies within the Group in which Zurich belongs, our partners, vendors/suppliers and agents who assist or enable us to fulfil the commitments we have made in our business activities.

We will also, when necessary, disclose information about you to an insurance or reinsurance company that acts as an intermediary in the provision of protection related to the contract for insurance that relates to you.

We will also share information about you when it is necessary to:

- comply with applicable legislation or an order from a public authority
- protect the rights of Zurich and/or our customers. This may occur for instance in legal proceedings, including but not limited to proceedings before courts, arbitration boards, other reviewing authority or investigative body, the Police and other law enforcement agencies
- manage and maintain the security of our systems.

If we transfer personal data about you to a party outside of the European Union, we will ensure that the information is kept safe and secure, and the transfer occurs according to applicable legislation. This occurs via that we enter into a written agreement with the recipient, so as to ensure that it is taking adequate security measures.

You can learn more about the security measures in place concerning data transfers outside of the EU by requesting such information via sending an e-mail to tietosuoja.fi@zurich.com.

Storage and retention

How long we retain your information depends upon what the data needs to be used for. For example, we retain data about the insurance policy/contract of insurance contract as long as there is a possibility that a claim may be filed requesting compensation based on the insurance commitments. The duration of the retention period is also affected by legal requirements in legislation, such as those relating to insurance activities and tax.

Your rights

You are entitled to:

- inquire to find out how personal data concerning you is processed by Zurich
- obtain an extract showing what personal data is being processed about you (registry extract)
- have inaccurate or erroneous information corrected or deleted in relevant situations
- request that our processing of information about you be restricted
- object to our processing or retaining information about you
- request that certain data you yourself have provided to us be sent to you or transferred to another party (data portability).

If you would like further information about these rights or to assert to any of them, please let us know by sending an e-mail to tietosuoja.fi@zurich.com.

Complaints

If in your opinion we have committed some error in the processing of personal data about you, then you may file a complaint with the

1. Data Protection Officer at Zurich
2. The Supervisory Authority

Contact details

Data Controller

Zurich Insurance Europe AG, Finland Branch
tietosuoja.fi@zurich.com

Data Protection Officer

tietosuojavastaava.fi@zurich.com

Supervisory authority

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